File 268:Banking Info Sour 1981-2003/Nov W3
(c) 2003 ProQuest Info&Learning

File 626:Bond Buyer Full Text 1981-2003/Nov 25

(c) 2003 Bond Buyer

File 267: Finance & Banking Newsletters 2003/Nov 21 (c) 2003 The Dialog Corp.

Set	Items	Description										
S1	336	AU='RITTER R':AU='RITTER R W M' OR AU='RITTER RUDOLF'										
S2	277	AU='RITTER, R':AU='RITTER, RC'										
S3	50	AU='HEUTSCHI W' OR AU='HEUTSCHI WALTER' OR AU='HEUTSCHI, W'										
OR AU='HEUTSCHI, W. / V												
S4	103	(S1 OR S2 OR S3) AND TELECOMM?										
S5	25	(S1 OR S2 OR S3) AND TELECOMM? AND BILLING										

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File 347: JAPIO Oct 1976-20 Jul (Updated 031105)
         (c) 2003 JPO & JAPIO
File 350:Derwent WPIX 1963-2003/UD,UM &UP=200375
         (c) 2003 Thomson Derwent
File 256:SoftBase:Reviews, Companies&Prods. 82-2003/Oct
         (c) 2003 Info. Sources Inc
File 139:EconLit 1969-2003/Nov
         (c) 2003 American Economic Association
      95:TEME-Technology & Management 1989-2003/Nov W2
         (c) 2003 FIZ TECHNIK
     35:Dissertation Abs Online 1861-2003/Oct
File
         (c) 2003 ProQuest Info&Learning
File 583: Gale Group Globalbase (TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
      65: Inside Conferences 1993-2003/Nov W4
         (c) 2003 BLDSC all rts. reserv.
File
       2:INSPEC 1969-2003/Nov W3
         (c) 2003 Institution of Electrical Engineers
File 233: Internet & Personal Comp. Abs. 1981-2003/Jul
         (c) 2003, EBSCO Pub.
File 474: New York Times Abs 1969-2003/Nov 24
         (c) 2003 The New York Times
File 475: Wall Street Journal Abs 1973-2003/Nov 24
         (c) 2003 The New York Times
      99: Wilson Appl. Sci & Tech Abs 1983-2003/Oct
File
         (c) 2003 The HW Wilson Co.
Set
        Items
                Description
                TELECOM? OR (CELL OR CELLULAR OR CORDLESS OR WIRELESS OR M-
S1
       721831
             OBILE OR MICROCELL) (2W) (COMMUNICATION? ? OR PHONE OR TELEPHONE
              OR FONE) OR PHS OR PCS OR SMARTPHONE
S2
        31513
                BILLING OR INVOIC? OR RECEIVABLE? ? OR AMOUNT? ?(1W) DUE
S3
                PREVIOUS? OR BEFORE OR PRECED??? OR PRECEED? OR PRIOR OR P-
      2815419
             ROFIL?
                CONNECTION? ? OR USE OR USED OR USAGE? ? OR CALLS OR UTILI-
     12504488
             ZATION OR UTILISATION
                AUTOMATIC OR DYNAMIC? OR AUTOMATED OR COMPUTERI? OR DIRECT-
S5
             LY OR INSTANTLY OR INSTANTANEOUSLY OR IMMEDIATELY
                DEBIT? OR PAY? ? OR PAYING OR PAID OR PAYMENT? OR DISBURS?
S6
       457560
             OR ELECTRONIC() FUNDS() TRANSFER OR EFT OR EFTS OR EDI OR FEDI
S7
                S1 AND S2 AND S3 AND S4 AND S5 AND S6
            8
                ((S1(5N)S2) AND (S5(5N)S6)) NOT S7
S8
                (S1 AND S2 AND (S5(5N)S6)) NOT (S7 OR S8)
S9
           17
                S9 FROM 347,350
S10
            9
                (S9 NOT S10) AND PY<1998
S11
            6
                S1 AND (S3(5N)S4) AND (S2 OR S6)
S12
          111
                (S1 AND (S3(5N)S4) AND ((S2 OR S6)(5N)S5)) NOT (S7 OR S8 OR
S13
            3
                (S1(5N)S2) AND (S3(5N)S4)
S14
            9
                (S1(S)(S5(5N)S6)) NOT (S7 OR S8 OR S9 OR S13 OR S14)
          154
S15
S16
           60
                S15 FROM 347,350
                S16 AND (IC=(H04M-000/00 OR H04M-015/00 OR H04M-017/20 OR -
S17
            6
            H04M-017/00) OR MC=(W01-C02A1A OR W01-C06))
           55
                (S15 NOT S16) AND PY<1998
S18
                S18 AND PD<19970915
S19
           8
S20
           7
                RD (unique items)
           29
                (S1(5N)S4) AND (S5(5N)S6)
S21
           23
                S21 FROM 347,350
S22
S23
           6
                S21 NOT S22
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File 348: EUROPEAN PATENTS
                              8-2003/Nov W03
         (c) 2003 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20031120,UT=20031113
         (c) 2003 WIPO/Univentio
     15:ABI/Inform(R) 1971-2003/Nov 25
         (c) 2003 ProQuest Info&Learning
       9:Business & Industry(R) Jul/1994-2003/Nov 24
File
         (c) 2003 Resp. DB Svcs.
File 610:Business Wire 1999-2003/Nov 25
         (c) 2003 Business Wire.
File 810: Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2003/Nov 24
         (c) 2003 The Gale Group
File 476: Financial Times Fulltext 1982-2003/Nov 25
         (c) 2003 Financial Times Ltd
File 624:McGraw-Hill Publications 1985-2003/Nov 25
         (c) 2003 McGraw-Hill Co. Inc
File 636:Gale Group Newsletter DB(TM) 1987-2003/Nov 24
         (c) 2003 The Gale Group
File 621:Gale Group New Prod.Annou.(R) 1985-2003/Nov 25
         (c) 2003 The Gale Group
File 613:PR Newswire 1999-2003/Nqv, 25
         (c) 2003 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
     16:Gale Group PROMT(R) 1990-2003/Nov 24
         (c) 2003 The Gale Group
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2003/Nov 24
         (c) 2003 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2003/Nov 25
         (c) 2003 The Gale Group
      20:Dialog Global Reporter 1997-2003/Nov 25
         (c) 2003 The Dialog Corp.
File 625: American Banker Publications 1981-2003/Nov 25
         (c) 2003 American Banker
File 268:Banking Info Source 1981-2003/Nov W3
         (c) 2003 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2003/Nov 25
         (c) 2003 Bond Buyer
File 267: Finance & Banking Newsletters 2003/Nov 21
         (c) 2003 The Dialog Corp?
File 608:KR/T Bus.News. 1992-2003/Nov 25
         (c)2003 Knight Ridder/Tribune Bus News
Set
        Items
                Description
S1
        13166
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             ESS OR MOBILE OR MICROCELL) (2W) (COMMUNICATION? ? OR PHONE OR -
             TELEPHONE OR FONE))(5N)(BILLING OR INVOIC? OR RECEIVABLE? ? OR
              AMOUNT? ?(1W)DUE)
                (PREVIOUS? OR BEFORE OR PRECED??? OR PRECEED? OR PRIOR OR -
S2
             PROFIL?) (3N) (CONNECTION? ? OR USE OR USED OR USAGE? ? OR CALLS
              OR UTILIZATION OR UTILISATION)
                (AUTOMATIC OR DYNAMIC? OR AUTOMATED OR COMPUTERI? OR DIREC-
S3
             TLY OR INSTANTLY OR INSTANTANEOUSLY OR IMMEDIATELY) (3N) (DEBIT?
              OR PAY? ? OR PAYING OR PAID OR PAYMENT? OR DISBURS?)
                S1 AND S2 AND S3
S4
           26
$5
                S4 FROM 348,349
           21
S6
                (S4 NOT S5) AND PD<19970915
            0
                ((S1 AND S3) NOT S5)
S7
          209
S8
           14
                S7 AND PD<19970915
S 9
           13
                RD (unique items),
                (S1 AND S2 AND (DEBIT? OR PAY? ? OR PAYING OR PAID OR PAYM-
S10
          170
             ENT?)) NOT (S4 OR S7)
```

S11	97	S10 FR	ом з	349						
S12	28	S11 AN	D IC=(H	104M-000/00	OR	H04M-015/00	OR	H04M-017/20	OR	H-
	04	M-017/0	0)	1)						
S13	3	(S10 N	OT S11)	AND PD<19	970	915				

12

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File 347: JAPIO Oct 1976-20 Jul (Updated 031105) (c) 2003 JPO & JAPIO File 348: EUROPEAN PATENTS 1978-2003/Nov W03 (c) 2003 European Patent Office File 349:PCT FULLTEXT 1979-2002/UB=20031120,UT=20031113 (c) 2003 WIPO/Univentio File 350:Derwent WPIX 1963-2003/UD, UM &UP=200375 (c) 2003 Thomson Derwent File 256:SoftBase:Reviews, Companies&Prods. 82-2003/Oct (c) 2003 Info. Sources Inc 35:Dissertation Abs Online 1861-2003/Oct (c) 2003 ProQuest Info&Learning File 583:Gale Group Globalbase (TM) 1986-2002/Dec 13 (c) 2002 The Gale Group 65:Inside Conferences 1993-2003/Nov W4 (c) 2003 BLDSC all rts. reserv. File 2:INSPEC 1969-2003/Nov W3 (c) 2003 Institution of Electrical Engineers File 233: Internet & Personal Comp. Abs. 1981-2003/Jul (c) 2003, EBSCO Pub. File 474: New York Times Abs 1969-2003/Nov 24 (c) 2003 The New York Times File 475: Wall Street Journal Abs 1973-2003/Nov 24 (c) 2003 The New York Times 99:Wilson Appl. Sci & Tech Abs 1983-2003/Oct (c) 2003 The HW Wilson Co. File 95:TEME-Technology & Management 1989-2003/Nov W2 (c) 2003 FIZ TECHNIK File 608:KR/T Bus.News. 1992-2003/Nov 25 (c) 2003 Knight Ridder/Tribune Bus News File 139:EconLit 1969-2003/Nov (c) 2003 American Economic Association File 15:ABI/Inform(R) 1971-2003/Nov 25 (c) 2003 ProQuest Info&Learning 9:Business & Industry(R) Jul/1994-2003/Nov 24 File (c) 2003 Resp. DB Svcs. File 610:Business Wire 1999-2003/Nov 25 (c) 2003 Business Wire. File 810:Business Wire 1986-1999/Feb 28 (c) 1999 Business Wire File 275:Gale Group Computer DB(TM) 1983-2003/Nov 24 (c) 2003 The Gale Group File 476: Financial Times Fulltext 1982-2003/Nov 25 (c) 2003 Financial Times Ltd File 624:McGraw-Hill Publications 1985-2003/Nov 24 (c) 2003 McGraw-Hill Co. Inc File 636:Gale Group Newsletter DB(TM) 1987-2003/Nov 24 (c) 2003 The Gale Group File 621:Gale Group New Prod.Annou.(R) 1985-2003/Nov 25 (c) 2003 The Gale Group File 613:PR Newswire 1999-2003/Nov 25 (c) 2003 PR Newswire Association Inc File 813:PR Newswire 1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc 16:Gale Group PROMT(R) 1990-2003/Nov 24 (c) 2003 The Gale Group File 160:Gale Group PROMT(R) 1972-1989 (c) 1999 The Gale Group File 634:San Jose Mercury Jun 1985-2003/Nov 24 (c) 2003 San Jose Mercury News File 148:Gale Group Trade & Industry DB 1976-2003/Nov 25 (c) 2003 The Gale Group 20:Dialog Global Reporter 1997-2003/Nov 25

(c) 2003 The Dialog Corp.

(c) 2003 American Banker

File 625: American Banker Publications 1981-2003/Nov 25